



# MAGIC CITY TITLE



3535 Grandview Parkway, Suite 550  
Birmingham, Alabama 35243

Telephone: 205-326-0250  
Fax: 205-326-0251  
[www.magiccitytitle.com](http://www.magiccitytitle.com)

## INVOICE

To: **City of Birmingham**  
**220 City Hall**  
**Department of Planning**  
**Birmingham, AL 35203-2216**  
**Attn: Ava Middleton**

Date: June 27, 2016

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### CASE NUMBER 205828

OWNERS INSURANCE AMOUNT: \$

MORTGAGEE INSURANCE AMOUNT: \$

Owners Policy: \$  
Loan Policy: \$  
Search/Exam: \$300.00  
Closing Protection Letter: \$  
Other: \$

**TOTAL DUE: \$300.00**

CLOSING DISCLOSURE: Owners N/A  
Loan N/A

REISSUE ALLOWANCE: No

UNDERWRITER: Commonwealth Land Title Insurance Company

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LEGAL: Legal located in Jefferson County

STREET ADDRESS: 1001 19th Terrace S., Birmingham, AL 35209

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OWNER: City of Birmingham

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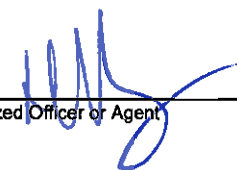
\*\*\*PLEASE RETURN A COPY OF THE INVOICE WITH REMITTANCE\*\*\*

**COMMITMENT FOR TITLE INSURANCE**

**SCHEDULE A**

1. Effective Date: **June 20, 2016 at 8:00 a.m.**
2. Policy or Policies to be issued:
  - (a) ALTA Owner's Policy (6-17-06) \$  
Proposed INSURED:
  - (b) \$  
Proposed INSURED:
3. The estate or interest in the Land described or referred to in this Commitment is **FEE SIMPLE.**
4. Title to the Fee Simple estate or interest in the land is at the Effective Date vested in:  
**City of Birmingham**
5. The land referred to in this Commitment is described as follows:  
**All lots, according to the Survey of Red Acres First Addition, as recorded in Map Book 121, Page 73, in the Probate Office of Jefferson County, Alabama.**

Countersigned:  
Magic City Title, Inc.  
3535 Grandview Parkway, Suite 550  
Birmingham, Alabama 35243  
License No: 0188020

By:  License No: 065827  
ADE Authorized Officer or Agent

ALTA Commitment – Schedule A  
(Rev. 6/06)

Valid only if Schedule B and Cover are attached

**SCHEDULE B – SECTION 1  
REQUIREMENTS**

The following are the requirements to be complied with:

- a. The Company requires receipt in writing of the name of anyone not referred to in this commitment who will acquire an interest in the land or who will execute a deed of trust encumbering the land herein. Additional requirements and/or exceptions may then be added.
- b. Pay the full consideration to, or for the account of, the grantor/mortgagor for the estate or interest to be insured.
- c. Instruments in insurable form which must be executed, delivered and duly filed for record, to wit:
  1. **THIS COMMITMENT IS ISSUED, AT YOUR REQUEST, FOR INFORMATIONAL PURPOSES ONLY AND IT IS UNDERSTOOD THERE WILL BE NO TITLE INSURANCE POLICY ISSUED HEREUNDER. THE INFORMATION PROVIDED IN THIS REPORT IS NOT TO BE CONSIDERED A GUARANTY OF TITLE AND ANY LIABILITY ASSUMED HEREIN IS LIMITED TO THE COST OF THIS REPORT.**

**NOTE:** Please be advised that our search did not disclose any open mortgages of record. If you should have knowledge of any outstanding obligation, please contact Magic City Title immediately for further review prior to closing.

2. Statement from the Clerk of the City of Birmingham stating that there are no unpaid municipal improvement assessments against subject property or same will be excepted. (Call for letter: 254-2202)
3. We will require a statement from the Jefferson County Sewer Billing Office stating that all sanitary sewer service charges are paid to date.

**NOTE:** The policies to be issued hereunder, if any, do not insure against unpaid and unrecorded sewer liens filed after the date of the policy(ies).

**You must assure yourself by doing the following:**

- A. Calling and getting a statement from the Jefferson County Sewer Billing Office stating that all sanitary sewer service charges are paid to date. (Please call 205 325-5390 and provide Parcel I.D. number or street address).
  - B. If this account is billed for sewer charges by Birmingham Water Works you will need to contact the sewer representative, Monike Johnson at (205)244-4062 and get a statement.
  - C. Verify at website: <http://sewer-accts.jccal.org> and get a printout for your records.
4. **ALL PAPERS ARE TO BE FILED FOR RECORD IN THE BESSEMER DIVISION OF THE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY, ALABAMA.**

**SCHEDULE B – SECTION 1**  
**(continued)****5. 2015 Taxes were paid in the amount of \$15.00 under:****Parcel No. 29-12-2-009-039.**

**The above tax information is provided for informational purposes only. Tax information has been based on the present assessment rolls, but is subject to any changes or future adjustments that may be made by the Tax Assessor or by the County's Board of Equalization. No liability is assumed for the accuracy of the amount of taxes paid or for any changes imposed by said county authority.**

**NOTE: A bankruptcy search has not been performed and no liability is assumed hereunder for matters relating to same.**

**NOTE: FOR INFORMATION ONLY**

**Alabama Code Section 40-18-86 requires the purchaser to withhold a percentage of the proceeds from the sale or transfer of real estate by non residents of the State of Alabama. The purchaser should determine if the seller is a non resident of Alabama within the meaning of Code Section 40-18-86 and if the transaction is subject to the withholding requirement.**

**NOTE: If this is a residential transaction, please provide the purchaser a copy of the attached Commonwealth Land Title Insurance Company Privacy Policy at closing and certify to us that this has been done.**

**SCHEDULE B – SECTION 2  
EXCEPTIONS**

Schedule B of the policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Standard Exceptions:
  - (a) Rights or claims of parties in possession not shown by the public records.
  - (b) Easements, or claims of easements, not shown by the public records.
  - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey and inspection of the premises.
  - (d) Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
  - (e) Taxes or assessments which are not shown as existing liens by either the public records or the records of any taxing authority that levies taxes or assessments on real property.
3. **Taxes for the year 2016 and subsequent years.**
4. **Easement(s), building line(s) and restriction(s) as shown on recorded map.**
5. **Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, are not insured herein.**
6. **Right-of-way granted to AT&T recorded in Real 3015, Page 226.**
7. **Right-of-way granted to Birmingham Electric Company recorded in Volume 4087, Page 358.**
8. **Right-of-way granted to South Central Bell Telephone Company recorded in Real 1009, Page 693.**
9. **Perpetual easement appurtenant over and across 11<sup>th</sup> Place South for ingress and egress and for the running of utilities to and for the benefit of the adjacent land of George Johnston, III and Johnston Properties reserved in deed recorded in Real Volume 2036, Page 632.**

NOTE: If policy is to be issued in support of a mortgage loan, attention is directed to the fact that the Company can assume no liability under its policy, the closing instructions, or Insured Closing Service for compliance with the requirements of any consumer credit protection or truth in lending law in connection with said mortgage loan.

MAGIC CITY TITLE, INC.

**Privacy Statement**

Magic City Title, Inc. respects the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains Magic City Title, Inc.'s privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. Magic City Title, Inc. follows the privacy practices described in this Privacy Statement and, depending on the business performed, Magic City Title, Inc. companies may share information as described herein.

**Personal Information Collected**

We may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information; and
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

**Disclosure of Personal Information**

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Disclosure to Affiliated Companies – We are permitted by law to share your name, address and facts about your transaction with other Magic City Title, Inc. companies, such as insurance companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties – We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

**Confidentiality and Security of Personal Information**

We restrict access to Personal Information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Personal Information.

**Access to Personal Information/**

**Requests for Correction, Amendment, or Deletion of Personal Information**

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. However, Magic City Title, Inc.'s current policy is to maintain customers' Personal Information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Magic City Title, Inc.  
3535 Grandview Parkway  
Suite 550  
Birmingham, Alabama 35243

**Changes to this Privacy Statement**

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of this Privacy Statement, as stated above, indicates the last time this Privacy Statement was revised or materially changed.